

Appendix A

Members of the President's Long-Term Recovery Task Force

Director James Lee Witt, Chair	Federal Emergency Management Agency
Secretary Daniel R. Glickman	Department of Agriculture
Secretary William M. Daley	Department of Commerce
Secretary William S. Cohen	Department of Defense
Secretary Richard W. Riley	Department of Education
Secretary Bill Richardson	Department of Energy
Secretary Donna E. Shalala	Department of Health and Human Services
Secretary Andrew M. Cuomo	Department of Housing and Urban Development
Secretary Bruce Babbitt	Department of the Interior
Secretary Alexis M. Herman	Department of Labor
Secretary Rodney E. Slater	Department of Transportation
Administrator Carol M. Browner	Environmental Protection Agency
Administrator Aida Alvarez	Small Business Administration
Director Jacob J. Lew	Office of Management and Budget
Thurgood Marshall, Jr.	The White House Office, Office of Cabinet Affairs, Secretary to the Cabinet

Appendix B

Members of the Government of Puerto Rico's New Safe House Project Task Force

Angel Morey, Chair	Chief of Staff
Secretary Miguel Muñoz	Department of Agriculture
Secretary Carlos Vivoni	Department of Economic Development and Commerce
Secretary Ana C. Alemañy	Department of Housing
Secretary Carlos I. Pesquera	Department of Transportation and Public Works
President Lourdes Rovira	Government Development Bank
Executive Director José Figueroa	Land Administration
Executive Director Fernando Machado	Land Authority
Commissioner José Otero	Office of the Commissioner of Municipal Affairs
Director Jorge Aponte	Office of Management and Budget
President José R. Caballero	Puerto Rico Planning Board
Administrator Carlos González	Regulations and Permits Administration
Roberto Jiménez, CPA	Governor's Advisor on Economic Affairs and Secretary of the New Safe House Project Task Force

Appendix C

Disaster Recovery Assistance Points of Contact

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Federal Disaster Assistance Programs

Agricultural Assistance

USDA/FSA Conservation Reserve Program: Voluntary program that offers farmers annual rental payments, incentive payments for certain conservation activities, and cost-share assistance to establish approved vegetation on eligible cropland. Available to individual farmers who agree to set aside and enroll environmentally sensitive land into the program for a 10- to 15-year period.

USDA/FSA EM Program (Emergency Loans): Emergency low-interest loans to family farmers and ranchers to cover production losses and physical damage. Loans can be used for operating expenses and for other expenses necessary to return farming operations to a financially sound basis. Available to individual farmers with qualifying crop losses.

USDA/FSA Emergency Conservation Program: Cost-share payments to rehabilitate farmlands damaged by natural disasters. Payments are available to individual farmers to perform emergency conservation and rehabilitation measures. Payment from FSA is 64 percent (up to \$62,500); 40 percent (\$62,500 to \$125,000); and 20 percent (\$125,000 to \$200,000); the remainder is paid by the farmer.

USDA/FSA Tree Assistance Program: Cost-share payments to orchardists, maple sugar producers, greenhouse operators, and vineyard growers who incurred losses due to damaging weather.

USDA/NRCS Emergency Watershed Protection Program: Financial and technical assistance to: 1) safeguard lives and properties, and 2) eliminate or reduce hazards created by natural disasters that suddenly impair a watershed. Technical assistance also includes engineering and design for soil and water conservation structures. Eligible applicants include State agencies, counties, municipalities, towns or townships, soil and water conservation districts, or any other organization with authority to acquire land rights and operate and maintain measures installed.

USDA/RMA Federal Multi-Peril Crop Insurance: Provides direct payment of insurance claims. Insurance is available to protect producers against unavoidable causes of loss such as adverse weather conditions or other natural disasters beyond the producers' control. For a small administrative fee, individual farmers can get coverage that compensates a producer for losses exceeding 50 percent of their approved yield at a price equal to 60 percent of the commodity's expected market price.

USDA/RMA Noninsured Crop Disaster Assistance Program: Direct payments to reduce financial losses resulting from a natural disaster that causes production loss or prevents planting of crops grown commercially for food or fiber for which Federal crop insurance is not

available. Coverage, comparable to that offered under the Federal Multi-Peril Crop Insurance Program, is available to individual farmers.

Economic Revitalization and Community Assistance

DOC/EDA Planning Grants: Grants to States and local governments to fund Economic Development Coordinators who: 1) assess economic injury and facilitate a locally developed, long-term economic recovery planning process for the impacted area; 2) provide a local on-site resource for effective economic development program coordination; and 3) carry out project implementation activities consistent with the long-term economic recovery plan.

DOC/EDA Revolving Loan Fund: Funding for local short-term “gap” financing for business recovery in affected communities. Grantees may provide assistance to businesses that: 1) are declined loans by SBA; or 2) need additional financing beyond SBA’s loan limits. Local RLF lenders have the flexibility to provide financing to: 1) supplement traditional lending; 2) setup a local micro-lending program; or 3) develop a local public/private infrastructure lending program to implement local business recovery initiatives.

DOC/EDA Technical Assistance Grants: Grants to State and local governments for strategic recovery planning and implementation. Recovery plans focus on job retention/creation to help offset the economic impacts of disasters. Grants may provide technical assistance to address industry-specific economic dislocations, e.g., marketing/promotional activities to revive the tourism industry, economic development feasibility studies, or professional expertise to assist local communities in recovery efforts.

FEMA Community Disaster Loan Program: Direct loans to local governments to offset the loss of tax or other revenues as a result of a major disaster. The local government must demonstrate a need to maintain local governmental functions such as police and fire protection, or water and sewer services.

FEMA/FIA National Flood Insurance Program: Enables homeowners, business-owners, renters, and governments to purchase flood insurance coverage for financial protection of buildings and contents damaged by floods, mudslides or flood-related erosion. The NFIP reduces Federal disaster expenses and requires wise floodplain management practices. Premium rates are generally lower than standard actuarial rates.

SBA Business Disaster Loan Program: Low-interest, long-term loans to businesses to repair or replace damaged property owned by the busi-

ness, including real estate, machinery and equipment, inventory, and supplies. Businesses of any size are eligible. Nonprofit organizations, such as charities, churches, and private universities, are also eligible. Business loan amounts are limited to \$1,500,000. Applicants must show the ability to repay all loans. Loan amounts may be increased by up to 20 percent for mitigation measures.

SBA Economic Injury Disaster Loans: Loans for working capital to small businesses and small agricultural cooperatives to assist them through the recovery period. Assistance is available only to applicants with credit unavailable elsewhere. Applicants must be eligible small businesses according to SBA size standards. Collateral required on loans over \$5,000.

USDA/RBS Business and Industrial Loans: Direct and guaranteed loans, grants, and rural business enterprise grants to businesses and cooperatives affected by natural disasters. Applicants must be in rural areas or in towns with populations under 50,000. Preference is given to applicants in open country, rural communities, and towns of 25,000 population and fewer. Assistance is subject to the availability of funds.

USDA/RHS Community Facilities Loans and Grants: Loans and grants to develop community facilities for public use in rural areas. Towns or incorporated areas with populations under 50,000 are eligible for direct and guaranteed loans, and towns or incorporated areas with populations under 25,000 are eligible for grants. Funds may be used to construct, enlarge, or improve health care, public safety, fire and rescue services, transportation, and public services. All facilities financed shall be for public use.

USDA Water and Waste Grants and Loans: Loans and grants to develop, replace or repair water and waste disposal (including storm drainage) systems in rural areas or in towns with populations of 10,000 or fewer. Funds may not be used to pay interest on loans, operation and maintenance costs, or to acquire or refinance an existing system.

Counseling and Mental Health

FEMA Crisis Counseling Program: Assistance to meet immediate and short-term crisis counseling needs of disaster victims. Provides 100 percent Federal funding to States for short-term crisis counseling services to relieve mental health problems caused by the disaster or its aftermath. Available in federally declared disaster areas.

HUD Housing Counseling: HUD-approved housing counseling agencies are available to help renters, first-time home-buyers, and homeowners.

Employment Assistance

DOL Disaster Unemployment Assistance: Direct weekly payments of disaster unemployment assistance benefits and reemployment assistance services to help those workers who are unemployed as a result of a disaster and who are not otherwise eligible for unemployment benefits. It is available in federally declared major disaster areas. Proof of employment eligibility and earnings (used to determine benefits) are required. Self-employed workers, farm workers, farm and ranch owners, and others not covered under regular unemployment insurance programs are also eligible.

DOL Job Training Partnership Act Title III Dislocated Worker Assistance: Financial assistance to dislocated workers. Assistance is available up to \$12,000 in base wages for each participant. Individual participation is limited to 6 months. Participants will be working in a variety of recovery efforts, including debris removal, providing humanitarian assistance, clerical support, and activities related to eliminating health and safety threats.

Housing Assistance

DOE Technical Assistance Programs: DOE's Weatherization Assistance Program, Affordable Housing Partnerships, Building America, and Office of Building Technology State and Community Programs provide services to communities for the revitalization of single-family, multifamily, and commercial buildings.

FEMA Disaster Housing Assistance: Grant assistance to renters and homeowners whose primary residences were damaged or destroyed, or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable, and mortgage or rental assistance. Grants for home repairs are normally limited to a maximum of \$10,000 and the average grant amount is far less. (Due to the high cost of construction in Puerto Rico and the overwhelming number of homes affected by Hurricane Georges, FEMA has raised the limit on home repair grants from the usual maximum of \$10,000 to \$25,000.)

FEMA Individual and Family Grants: Grant assistance to help meet disaster-related necessary expenses or serious needs when other assistance to address these needs (e.g., insurance, SBA disaster loans) is not available. These grants are cost-shared at 75 percent Federal funding and 25 percent State funding. The maximum grant amounts are \$13,400 for fiscal year 1998 and \$13,600 for fiscal year 1999.

Partnership for Advancing Technology in Housing (PATH): HUD-directed partnership that brings together various government programs dealing with home building, manufacturing, and insurance and financial industries. PATH designs and constructs examples of housing that include disaster mitigation measures and technology that enhances energy efficiency, environmental performance, and affordability.

SBA Home Disaster Loans: Low-interest, long-term loans to homeowners or renters to repair or replace disaster damages to real estate or personal property. Renters are eligible for their personal property losses. Available in Presidentially declared major disaster areas and disaster areas declared by the SBA Administrator. Loans are awarded in disbursements of \$10,000 and borrowers are required to show proof (receipts, etc.) that the money is being used for the repair and replacement of disaster-damaged property. Home loan amounts are limited to \$200,000 to repair/replace real estate and \$40,000 to repair/replace personal property. Loan amounts may be increased by up to 20 percent for mitigation measures.

HUD CDBG Program: Grants to develop decent housing, a suitable living environment, and to expand economic opportunities, principally for persons of low- and moderate-income. In a disaster, CDBG grantees may reprogram their funds to assist homeowners who: 1) are declined loans by SBA because they cannot carry any more debt and lack the ability to repay; or 2) need additional financing beyond SBA's loan limits to repair, rehabilitate, reconstruct, or replace their residences.

HUD/FHA Title I Home Repair Loan Program: This program will finance loans up to \$25,000 through participating lenders at prevailing interest rates.

HUD/FHA Section 203(k) Rehabilitation Mortgage Insurance Program: Assistance to make it easier to finance repairs or rehabilitation through participating lenders at prevailing interest rates. For disaster areas, HUD has expanded the debt ratio to 60 percent on FHA partial claims. Rehabilitation cost must be at least \$5,000.

HUD/FHA Section 203(h) Mortgage Insurance for Disaster Victims: Provides mortgage insurance to protect lenders against the risk of default on loans to qualified disaster victims whose homes were destroyed, or require reconstruction or replacement. Insured loans may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. Disaster victims are not required to meet the 3 percent minimum investment requirement.

HUD HOME Program: Participating jurisdictions may reprogram funds to provide permanent housing for low-income homeowners and renters who have become disaster victims. Funds may be used for

acquisition, new construction, rehabilitation, and tenant-based rental assistance.

HUD 5-H Homeownership Program: Public housing sales proceeds (and interest earned on those proceeds) may be retained by the Public Housing Administration and be used for housing assistance to low-income families. Sales proceeds may be used to construct or acquire additional dwellings for sale to low-income families or to assist such families in purchasing other dwellings from public or private owners.

USDA/RHS Section 504 Repair Loans and Grants: Grants and direct loans to very-low-income rural residents for the rehabilitation and repair of owner-occupied dwellings. Assistance is provided to very-low-income homeowners to remove health and safety hazards in their homes and to make homes accessible for disabled persons. Grants are available for persons age 62 and older who cannot afford to repay a loan. During an emergency, additional loans could be made to homeowners and to borrowers to repair housing facilities. Funds are available only to the extent that funds are not available from FEMA. Applicant's income for a loan may not exceed very-low-income limits (\$6,300 to \$22,650 for a single-person household, depending on an area's median income).

USDA/RHS Self-Help Housing Loans: Loans for materials, site, and skilled labor to assist groups of six to eight low-income families build each other's homes. Applicants must be a private or public nonprofit organization that will provide the developed sites to qualified borrowers on a cost-of-development basis in open country and towns with populations of 10,000 people or fewer. Places up to 25,000 population can be approved under certain conditions.

USDA/RHS Rural Rental Loans: Guaranteed and insured loans to build or rehabilitate rental units for low- and moderate-income residents. Applicants must be lenders that are approved by Fannie Mae, Freddie Mac, and HUD or be a State housing finance agency. Projects must be located in rural areas.

USDA/RHS Section 502 Single-Family Housing Direct and Guaranteed Loans: Subsidized direct loans to very-low- and low-income rural residents and guaranteed loans to low- and moderate-income rural residents in need of housing. RHS may also make limited housing repair loans through the direct loan program. Existing borrowers are offered loan forbearance, when needed, to recover from the effects of a natural disaster.

Infrastructure Assistance

DOT/FWHA Emergency Relief Program: Assistance for the repair of Federal-aid highways and roads on Federal lands. The State match

generally varies from 10 to 20 percent depending on the class of Federal-aid highway. No State match is required for emergency repairs accomplished within 180 days of the disaster to restore essential travel. No State match is required for repair of roads on Federal lands.

DOC/EDA Infrastructure Construction Grant Program: Grants for local public infrastructure projects. Projects must be either new construction or predisaster improvements to commercial and industrial facilities, or publicly owned infrastructure. Grants support job retention and job creation, leverage private investment, and directly contribute to the overall long-term economic recovery of the disaster area. Grant funding is cost-shared, 75 percent Federal and 25 percent State.

FEMA Public Assistance Program: Grant assistance to States and local communities for clearing debris; emergency protective measures on private and public lands; repair or replacement of public roads and bridges; water control facilities; public and certain private nonprofit buildings and contents; public and private nonprofit utilities; and repair and restoration of publicly owned recreational facilities and parks. Grants are generally 75 percent Federal funding and 25 percent State funding. (Puerto Rico has been granted a 90/10 cost share due to the severe economic impact of Hurricane Georges.) These grants will cover the cost of meeting applicable building codes and standards, and can be used to fund approved mitigation for the damaged structures.

USDA Water and Waste Disposal Programs: Grants, and direct and guaranteed loans to develop water and waste disposal systems in rural areas. During an emergency, funds would be made available for loans or grants for the repair of rural water and waste disposal systems damaged by natural disasters. Funds cover any facility that did not receive assistance from other sources, so that impacted communities can continue to provide safe drinking water and wastewater treatment facilities.

Mitigation

FEMA Flood Mitigation Assistance: Assistance to States and communities for cost-effective measures that reduce long-term flood risks to buildings insured under the National Flood Insurance Program. Flood mitigation planning also is funded. Assistance is provided through planning, project, and technical assistance grants.

FEMA Hazard Mitigation Grant Program (HMGP): Grant assistance to State and local governments and private nonprofit organizations to implement cost-effective, environmentally sound, long-term

mitigation measures that substantially reduce the risk of future damage from major disasters. Grants are cost-shared on a 75 percent Federal and 25 percent non-Federal basis. The amount of HMGP funds available for any disaster is limited to 15 percent of the total Federal share of assistance under the Stafford Act, less administrative costs.

SBA Disaster Housing Assistance: When SBA approves a disaster home or business loan, up to 20 percent may be added to the loan for mitigation measures against similar disasters.

Public Housing Assistance

HUD Comprehensive Grant Program (Modernization): Funds may be reprogrammed for public housing to address damage caused by a disaster. The grants are available to public housing authorities operating PHA-owned, low-income housing projects with 250 or more units under an existing Annual Contributions Contract.

HUD Comprehensive Improvement Assistance Program: Funds for smaller housing authorities to address damage to public housing property caused by a disaster. Assistance is available to public housing authorities operating PHA-owned, low-income housing projects with fewer than 250 units under an existing Annual Contributions Contract.

HUD Modernization Program Emergency Reserve: Funds may be used by public housing agencies to address damage to public housing property caused by a disaster, including physical repairs, mitigation measures, and related administrative costs.